

The background is a solid dark blue color with a pattern of lighter blue diagonal lines radiating from the top right corner towards the bottom left, creating a sense of depth and movement.

Capital

Tier 1 Risk-Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	27.8	18.3	15.7	13.8	162.1	77.4
Second Quintile	18.1	14.0	10.9	10.7	46.4	18.9
Third Quintile	15.0	12.4	10.5	9.7	26.8	13.2
Fourth Quintile		11.0	9.9	9.2	15.9	10.9
Fifth Quintile		9.4	9.2	8.2	11.5	9.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	29.0	19.4	17.1	15.3	170.1	78.3
Second Quintile	19.3	15.1	12.0	12.5	48.4	20.1
Third Quintile	16.2	13.6	11.7	11.0	28.1	14.4
Fourth Quintile		12.2	11.2	10.6	19.8	12.1
Fifth Quintile		10.6	10.6	10.3	12.8	10.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Equity Capital/Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	22.0	16.0	13.7	12.5	64.9	40.1
Second Quintile	14.6	12.5	11.2	10.8	35.1	16.0
Third Quintile	13.4	11.1	9.9	10.4	21.1	12.2
Fourth Quintile		9.7	8.9	8.9	16.1	10.3
Fifth Quintile		8.7	7.9	7.6	11.0	8.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Commercial Real Estate Loans/Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	464.5	759.5	766.8	732.0	594.6	766.8
Second Quintile	346.1	556.7	608.5	643.4	296.5	536.5
Third Quintile	107.2	465.0	512.6	545.3	152.3	397.6
Fourth Quintile		378.6	396.5	404.9	78.5	246.5
Fifth Quintile		227.5	176.3	147.2	25.8	54.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Construction and Land Development Loans/Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	153.3	235.6	321.6	267.5	189.9	271.8
Second Quintile	90.1	156.6	200.0	169.8	70.0	145.3
Third Quintile	18.0	103.7	131.4	79.6	40.0	79.0
Fourth Quintile		62.5	68.3	49.0	17.4	39.6
Fifth Quintile		16.4	14.2	19.7	1.0	5.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Assets

Noncurrent Loans & Leases/Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	3.5	2.6	2.7	1.3	1.9	3.0
Second Quintile	0.4	1.1	1.4	1.0	0.1	0.9
Third Quintile	0.0	0.4	0.9	0.8	0.0	0.3
Fourth Quintile		0.1	0.2	0.0	0.0	0.0
Fifth Quintile		0.0	0.0	0.1	0.0	0.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Total Past Due Loans & Leases/Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	4.1	5.4	4.8	3.0	4.0	5.4
Second Quintile	2.0	2.1	2.7	1.8	0.4	2.0
Third Quintile	0.1	1.1	1.5	1.5	0.0	0.9
Fourth Quintile		0.5	0.8	1.0	0.0	0.1
Fifth Quintile		0.0	0.1	0.3	0.0	0.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Reserves for Loans/Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	198.0	1404.4	1279.4	1053.2	3780.8	2356.9
Second Quintile	35.3	312.1	251.3	219.3	52.3	203.9
Third Quintile	0.0	123.4	97.6	134.1	∞	81.7
Fourth Quintile		54.5	66.9	116.2	∞	10.8
Fifth Quintile		1.3	16.3	52.6	∞	∞

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Earnings

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	1.7	1.8	1.6	1.7	1.0	1.9
Second Quintile	0.6	1.2	1.3	1.3	-0.4	1.1
Third Quintile	0.1	0.9	1.1	1.1	-1.7	0.7
Fourth Quintile		0.6	0.9	0.8	-3.0	0.0
Fifth Quintile		0.2	0.5	-2.9	-7.0	-3.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	8.1	16.8	15.5	17.0	7.2	16.9
Second Quintile	3.5	10.6	12.9	12.8	-1.7	10.0
Third Quintile	0.2	8.4	11.1	9.8	-10.0	6.4
Fourth Quintile		5.6	8.5	7.5	-9.9	0.6
Fifth Quintile		1.5	5.5	-49.6	-18.1	-13.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	6.3	5.5	4.8	4.5	4.5	5.6
Second Quintile	4.6	4.7	4.5	3.9	3.7	4.1
Third Quintile	3.9	4.3	4.1	3.5	0.0	3.3
Fourth Quintile		3.9	3.6	3.0	2.8	2.3
Fifth Quintile		3.1	3.1	2.6	1.4	-2.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Liquidity

Loans & Leases/Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	111.6	121.4	111.1	117.1	139.4	126.0
Second Quintile	94.5	105.9	104.3	108.1	105.4	106.0
Third Quintile	78.7	97.2	98.3	98.8	93.0	96.3
Fourth Quintile		87.0	89.1	89.8	75.2	85.1
Fifth Quintile		71.1	73.1	0.0	42.7	57.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2007

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	14	83	39	21	70	227
First Quintile	89.5	89.9	86.1	85.4	86.8	89.3
Second Quintile	79.8	83.8	80.3	75.3	78.8	81.9
Third Quintile	65.0	78.4	76.3	69.8	65.9	75.1
Fourth Quintile		72.6	70.7	0.0	51.5	66.1
Fifth Quintile		60.1	57.7	0.0	22.0	39.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.